



**VICTOR O.
SCHINNERER
& COMPANY, INC.**

August 16, 2012

Mr. Fred Mendoza
Interim Finance Director
City of Alvin
216 W Sealy
Alvin, TX 77511

RE: Windstorm Renewal Proposal

Expiring Policy(s): 45894705

Renewal Date: October 1, 2012

Dear Mr. Mendoza:

Enclosed is your Texas Windstorm Insurance Association(TWIA) renewal proposal for your windstorm coverage with an expiration date of October 1, 2012.

Because you are located in the first tier of counties that border the Texas Gulf Coast, windstorm coverage is not available through the Texas Municipal League Intergovernmental Risk Pool (TMLIRP) to the extent that it is available through the Texas Windstorm Insurance Association (TWIA), Lloyd's of London Various Syndicates (ICAT) or other windstorm carriers. Victor O. Schinnerer & Co., Inc has an arrangement with TMLIRP to make ourselves available to serve as your insurance agent in placing windstorm coverage.

Please refer to the attached proposal for specifics regarding limits, deductibles, coinsurance and other additional optional coverages available through the windstorm carriers. Any changes to the quoted items can affect the premium or policy conditions contained in this proposal. For actual terms, conditions, limitations, exclusions and warranties, please refer to the insurance policy specifically.

If you have any questions or find items needing to be amended, please contact me at (800) 284-4746 to discuss.

If you elect to bind coverage, please fax the signed Proposal Acceptance Form to Victor O. Schinnerer & Company, Inc. at (713) 651-9901 no later than September 17, 2012 to maintain continuous coverage.

Sincerely,

Belinda Wallace
Account Executive

cc: Denise Gotwald, TMLIRP/Austin
Sandra Henderson, TMLIRP/Austin



VICTOR O.
SCHINNERER
& COMPANY, INC.

August 16, 2012

Mr. Fred Mendoza
Interim Finance Director
City of Alvin
216 W Sealy
Alvin TX 77511

Windstorm Proposal Prepared For:

City of Alvin

October 1, 2012 to October 1, 2013

Belinda G. Wallace, VOSCO - Account Executive
Denise Gotwald, TMLIRP Underwriter
Sandra Henderson, TMLIRP Field Service Representative

WINDSTORM POLICY EXPIRATION NOTICE - INSURED COPY

**Texas Windstorm Insurance Association
P.O. Box 99090 Austin, Texas 78709-9090**

Policy Number: 45894705

Expiration Date Oct 01, 2012

12:01 A.M. Standard Time at the property location

Name of Insured and Mailing Address:

City Of Alvin
216 West Sealy Street
Alvin, TX 77511

Name of Agent and Mailing Address:

Victor O Schinnerer & Company Inc
1000 Main Ste 2850
Houston, TX 77002

**THIS IS NOT AN INVOICE, BINDER OR POLICY. DO NOT PAY TWIA DIRECTLY.
YOU SHOULD CONTACT YOUR AGENT ABOUT PAYING YOUR PREMIUM.**

Your policy expires on the date and time noted above. It does not automatically renew. Your agent must take some action to secure coverage for another year. If you want to continue your coverage with TWIA, you should contact your agent and provide the necessary renewal information together with the appropriate payment. NOTE: Your policy will expire if your agent does not forward the required renewal documents and payment to TWIA prior to the expiration date.

COVERAGES - Windstorm and Hail Only

Item No.	Coverage A/B	Property Description
2	A	<i>Property Description: Animal Control</i> 550 W Hwy 6, Alvin, Brazoria County, TX, 77511
7	A	<i>Property Description: Ems Offices</i> 709 E House St, Alvin, Brazoria County, TX, 77511
8	B	<i>Business Personal Property located in item 7</i>
9	A	<i>Property Description: Equipment Storage</i> 1100 W Hwy 6, Alvin, Brazoria County, TX, 77511

08/09/2012

Your policy expires on the date and time noted above. It does not automatically renew. Your agent must take some action to secure coverage for another year. If you want to continue your coverage with TWIA, you should contact your agent and provide the necessary renewal information together with the appropriate payment. NOTE: Your policy will expire if your agent does not forward the required renewal documents and payment to TWIA prior to the expiration date.

COVERAGES - Windstorm and Hail Only

10	A	<i>Property Description: Equipment Storage</i> 1100 W Hwy 6, Alvin, Brazoria County, TX, 77511
11	A	<i>Property Description: Fire Station</i> 302 W House St, Alvin, Brazoria County, TX, 77511
12	B	<i>Business Personal Property located in item 11</i>
13	A	<i>Property Description: Fire Substation</i> 310 Medic Ln, Alvin, Brazoria County, TX, 77511
14	B	<i>Business Personal Property located in item 13</i>
15	A	<i>Property Description: Control Building</i> 1080 W Snyder, Alvin, Brazoria County, TX, 77511
16	B	<i>Business Personal Property located in item 15</i>
17	A	<i>Property Description: Library</i> 105 S Gordon St, Alvin, Brazoria County, TX, 77511
18	B	<i>Business Personal Property located in item 17</i>

Your policy expires on the date and time noted above. It does not automatically renew. Your agent must take some action to secure coverage for another year. If you want to continue your coverage with TWIA, you should contact your agent and provide the necessary renewal information together with the appropriate payment. NOTE: Your policy will expire if your agent does not forward the required renewal documents and payment to TWIA prior to the expiration date.

COVERAGES - Windstorm and Hail Only

19	A	Property Description: Old Railroad Depot 121 E Willis, Alvin, Brazoria County, TX, 77511
20	A	Property Description: Park Recreation Administration 800 Dyche Ln, Alvin, Brazoria County, TX, 77511
21	B	Business Personal Property located in item 20
22	A	Property Description: Police Station 1500 S Gordon St, Alvin, Brazoria County, TX, 77511
23	B	Business Personal Property located in item 22
24	A	Property Description: Senior Citizens Center 309 W Sealy St, Alvin, Brazoria County, TX, 77511
25	B	Business Personal Property located in item 24
28	B	Description: Water Treatment Plant Located at: 7100 S Country Road 160, Alvin, Brazoria County, TX, 77511
29	A	Property Description: Fire Station #3 2700 FM 1462, Alvin, Brazoria County, TX, 77511
30	B	Business Personal Property located in item 29
----- End of Items Schedule -----		

08/09/2012

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Your policy expires on the date and time noted above. It does not automatically renew. Your agent must take some action to secure coverage for another year. If you want to continue your coverage with TWIA, you should contact your agent and provide the necessary renewal information together with the appropriate payment. NOTE: Your policy will expire if your agent does not forward the required renewal documents and payment to TWIA prior to the expiration date.

COVERAGES - Windstorm and Hail Only

Victor O. Schinnerer & Company, Inc.
Windstorm & Hail Proposal
(applicable to TWIA Policy only)

City of Alvin

October 1, 2012 to October 1, 2013

IMPORTANT NOTICE PER TEXAS WINDSTORM INSURANCE ASSOCIATION (TWIA): Renewal notices are not binding or guaranteed by TWIA. Premium or policy conditions are subject to change and may affect final policy issuance. The renewal notice is meant to be a preliminary indication of forms and rates. TWIA assumes no responsibility and has no liability for failure of the Insured or their Agent to affect uninterrupted coverage.

Option	Carrier	Property Type	Total Limit	Coinsurance	Valuation Basis	Deductible (per scheduled item/ per occurrence)	Annual Premium
1	TWIA	Commercial	\$12,833,571	100%	Replacement Cost	1% or \$1,000, whichever is greater	\$100,149
2	TWIA	Commercial	\$12,833,571	100%	Replacement Cost	2% or \$1,000, whichever is greater	\$95,202

Note: Unless otherwise noted above, additional coverages available by endorsement are NOT included (Increased Cost of Construction, Business Income, etc.)

Comments: Current policy is written with a 1% deductible and 100% coinsurance

Coastal Storm Fund: The TML Intergovernmental Risk Pool currently provides Primary windstorm coverage at certain designated locations. If you have questions about Primary windstorm coverage or projected costs at those locations, please contact your TMLIRP underwriter at (800) 537-6655.

TMLIRP Excess:

The TML Intergovernmental Risk Pool currently provides Excess coverage at certain locations where total building and contents values exceed the TWIA maximum limit of \$4,424,000. The Pools' coverage at these locations is limited to that portion of any loss which is greater than the building and/or contents limits scheduled on your TWIA policy. If you have questions about the Excess coverage limits or projected costs for this coverage, please contact your TMLIRP underwriter at (800) 537-6655.

HURRICANE SEASON IS FROM JUNE 1 – NOVEMBER 30
(refer to Designated Named Storms)

8/16/2012



VICTOR O.
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& COMPANY, INC.

Victor O. Schinnerer & Company, Inc.
Windstorm & Hail Proposal
(applicable to TWIA Policy only)

I. TWIA Guidelines

- Minimum Retained Premium
 - 90 days of coverage, but not less than \$100
- Exceptions
 - Sale of property
 - Total loss of property
 - Replacement with voluntary market policy

II. Definitions & Descriptions

- **Other Than Dwellings:** Other than residential occupancy locations and residential occupancies containing more than two living units.
 - Coinsurance – A coinsurance clause applies to all non-dwelling occupancies and contents, on all Texas Windstorm Insurance Association policies.
 - Deductible – The elected percent deductible applies **PER SCHEDULED ITEM PER OCCURRENCE** with a minimum deductible of \$1,000 per item. (See Proposal Options)
- **Dwellings:** Single family dwellings, duplex dwellings, contents or household goods. Dwellings shall also mean garage apartments, servant's houses, private garages, private barns, miscellaneous out buildings on dwelling premises, seasonal dwellings, private club houses and private camp houses.
 - Coinsurance – An 80% coinsurance clause applies to all types of dwellings and contents or household goods.
 - Deductible – A 1% deductible or \$100 minimum deductible applies **PER SCHEDULED ITEM PER OCCURRENCE**. Higher deductible options are available upon request.

III. Designated Named Storm

- No new or increased coverage shall be accepted when a windstorm designated as a hurricane by the United States Weather Bureau is in the Gulf of Mexico or within the boundaries of 80 degrees west longitude and 20 degrees north latitude. This exception does not apply to any renewal policy affording windstorm coverage if the expiring policy was written by TWIA and if the application for renewal was received by TWIA on or before the expiration of the existing TWIA policy or if mailed by registered or certified mail or United States Postal Service, or if sent by such other similar mailing procedure as approved by the board of directors, prior to the expiration of the existing TWIA policy.



Victor O. Schinnerer & Company, Inc.
Windstorm & Hail Proposal
(applicable to TWIA Policy only)

IV. Requirements (to apply for and obtain windstorm & hail coverage)

- Address including city, zip code and county
- Occupancy description of each structure
- Date of construction of each structure
- Square footage of each structure
- Estimated Cash Value and Estimated Replacement Cost of each structure
- Flood Coverage is required on buildings located in Flood Zone V
- Building Certificates (see requirements below)
 - If building was built before June 1, 1972, no certificate is needed
 - If building was built on or after June 1, 1972, but before January 1, 1988, a Form Pool-BC-10-85 may be required
 - If building was built on or after January 1, 1988, a Form WPI-8 is required
 - If any Remodeling, Repair or Re-roof has been completed after January 1, 1988

Note: The proposed premium does not include any costs you may incur to obtain certificates that are required for coverage placement or if updated certificates are required after a loss.

The maximum coverage limits (building and contents combined) available through TWIA are:

- | | |
|---------------------------------|-------------|
| • Dwellings | \$1,773,000 |
| • Other governmental structures | \$4,424,000 |

Structures that have values exceeding these maximum limits may be eligible for excess coverage through TMLIRP. The Pool's coverage at these locations is limited to that portion of any loss which is greater than the building and/or contents limits scheduled on your windstorm policy. If applicable, we have advised TMLIRP. If you have any questions about the excess coverage, please contact your TMLIRP underwriter.

The TWIA's windstorm coverage carries a coinsurance provision. This could result in a penalty if the property values are underestimated. (*refer to Coinsurance Example*) Variations are possible in the values listed in the Request for Proposal (RFP) and the values developed through this inspection. Any variations will be reviewed with your staff to determine the correct values for submission to the TWIA. This may result in an increase or decrease in the windstorm premium quoted. Any additional TWIA premium as a result of increased property values will be your responsibility.

V. IMPORTANT INFORMATION – Newly Acquired Property

- Automatic coverage is **NOT** provided for windstorm, hurricane & hail on new buildings or contents acquired during the policy period. If you plan to make such acquisitions, Victor O. Schinnerer & Co., Inc. and the Texas Municipal League Intergovernmental Risk Pool must be advised as soon as possible so the property can be added to your policy at the time you complete the transaction and become the owner of the property.

Victor O. Schinnerer & Company has no binding authority with TWIA.



Victor O. Schinnerer & Company, Inc.
Windstorm & Hail Proposal
(applicable to TWIA Policy only)

ADDITIONAL TWIA COVERAGES AVAILABLE BY ENDORSEMENT

Did you know the International Building Code changed effective 6/1/2003 and your current coverage may not be adequate to fully cover the cost of the higher standards imposed by this new Building Code in the event of a covered loss?

Form No. TWIA 432 – Increased Cost of Construction

This endorsement will pay the increased cost in construction you incur due to the requirement to rebuild or repair the structure in accordance with the windstorm building code applicable to the specific area in which the structure is located in order to maintain insurance through the Texas Windstorm Insurance Association.

This coverage is additional insurance; however, in no event will payment of a covered loss under this policy including this endorsement exceed the total maximum limit of liability established by law that can be insured by the Texas Windstorm Insurance Association.

Coverage example for:

Building Insured Value = \$50,000

15% Increased Cost of Construction Coverage option

This will provide an additional \$7,500 in Insurance coverage for Building Code compliance costs.

Form No. TWIA 17 – Business Income Coverage and Extra Expense

Business income coverage is designed to supplement the insured's income when they have sustained a loss of "Business Income" and/or "Rental Value" due to the necessary suspension of the "operations" during the "period of restoration". This will include \$10,000 "Extra Expense" to pay for additional expense incurred to avoid or minimize the suspension of the operations.

- Maximum limit of liability is \$100,000 per item per occurrence (\$10,000 Extra Expense coverage is included in addition to the limit of liability provided)
- Daily limit per working day per building \$50.00 minimum to a \$1,000 maximum
- Number of working days covered is 60 days minimum to 365 days maximum

Note: These additional coverages must be elected on a per scheduled item basis.

**Please contact your Victor O. Schinnerer Windstorm Underwriter
@ (800) 284-4746 for a quote on this additional coverage.**



Victor O. Schinnerer & Company, Inc.
Windstorm & Hail Proposal
(applicable to TWIA Policy only)

PROPOSAL ACCEPTANCE FORM

This form must be signed and returned to Victor O. Schinnerer & Company, Inc. no later than 9/17/2012.

Please Return To:

Victor O. Schinnerer & Company, Inc.
1000 Main Street, Ste 2850
Houston, TX 77002
Phone: (800) 284-4746
Fax: (713) 651-9901

PREMIUM PAYMENT

Your coverage will become effective on the date shown below provided the appropriate documents and full payment have been received by the windstorm carrier. Upon acceptance of our proposal, TMLIRP will submit a check on your behalf to the windstorm carrier in the amount of the total premium. TMLIRP coordinates all billing of the windstorm policies will invoice you separately.

Windstorm & Hail Coverages Accepted

Selection	Option #	Premium
<input type="checkbox"/>	1	\$100,149
<input type="checkbox"/>	2	\$95,202

By accepting this proposal, you acknowledge and understand minimum policy premiums may apply and you have met all eligibility requirements regarding flood coverage at certain locations.

I, the undersigned, as an authorized representative of:

City of Alvin

do hereby accept on behalf of the above named political
subdivision the portions of the proposal as indicated above.

Signature of Authorized

Official: _____

Title: _____

Date: _____

TMLIRP OFFICE USE ONLY

Contribution: _____ Verified by: _____ Contract #: _____

☐

New Member

☐

Member Re-awarding

☐

Member Adding Coverage



COINSURANCE ILLUSTRATION

Example 1: (No Penalty Applied)

80% Coinsurance

Building Replacement Cost is \$100,000
 Building Limit of Liability is \$90,000
 Deductible is 1% or \$1,000, whichever is greater.
 Amount of the loss is \$40,000

(Step 1) – \$100,000 x 80% = \$80,000 (This is the minimum amount of liability required to meet the coinsurance requirements.)

(Step 2) – 1% or \$1,000 x \$90,000 = \$900 (The deductible applied is \$1,000.) (minimum deductible applies)

(Step 3) - \$40,000 - \$1,000 = \$39,000 (This is the amount TWIA will pay for the loss.)

100% Coinsurance

Building Replacement Cost is \$100,000.
 Building Limit of Liability is \$100,000
 Deductible is 1% or \$1,000, whichever is greater.
 Amount of the loss is \$40,000

(Step 1) – \$100,000 x 100% = \$100,000 (This is the minimum amount of liability required to meet the coinsurance requirements.)

(Step 2) – 1% or \$1,000 x \$100,000 = \$1,000 (The deductible applied is \$1,000.)

(Step 3) - \$40,000 - \$1,000 = \$39,000 (This is the amount TWIA will pay for the loss.)

Example 2: (Penalty Applied – Underinsurance)

80% Coinsurance

Building Replacement Cost is \$100,000
 Building Limit of Liability is \$70,000
 Deductible is 1% or \$1,000, whichever is greater.
 Amount of the loss is \$40,000

(Step 1) – \$100,000 x 80% = \$80,000 (This is the minimum amount of liability required to meet the coinsurance requirements.) Requirement not met

(Step 2) – 70,000 ÷ 80,000 = .875

(Step 3) – 40,000 x .875 = \$35,000

(Step 4) – \$35,000 - \$1,000 = \$34,000 (This is the amount TWIA will pay for the loss.) The remaining \$6,000 is not covered.

COINSURANCE FORMULA

$$\frac{\text{Amount of Insurance Carried}}{\text{Amount of Insurance Required}} \times \text{Amount of the Loss}$$



VICTOR O.
 SCHINNERER
 & COMPANY, INC.

Windstorm Property Location Schedule

ENTITY:

City of Alvin

Policy Effective Date 10/1/2012

Policy Expiration Date 10/1/2013

Endorsement Eff. Date

Total Values 12,833,571

P/R Earned

TWIA #	TML #	Occupancy	Address	Zip Code	D.O.C.	AREA	CONST.	(B) Bldg or (C) Contents	100% Value	Annual Premium
2	1	Animal Control	550 W Hwy 6	77511	1993	1718	M	B	171,000	1,529
7	8	EMS Offices	709 E House Street	77511	1994	2700	M	B	496,800	4,038
8	8	EMS Offices - contents		77511			M	C	200,000	1,438
9	38	Equipment Storage	1100 W Hwy 6	77511	1993	5820	M	B	162,240	1,451
10	40	Equipment Storage	1100 W Hwy 6	77511			M	B	225,000	1,943
11	11	Fire Station	302 W House Street	77511	1966	10002	M	B	925,200	7,238
12	11	Fire Station - contents		77511			M	C	200,000	1,438
13	12	Fire Substation	310 Medic Lane	77511	1986	3200	M	B	292,000	2,462
14	12	Fire Substation - contents		77511			M	C	30,000	208
15	none	Control Building	1080 W Snyder	77511	1978	1000	M	B	39,000	345
16	none	Control Building - contents		77511			M	C	25,000	174
17	13	Library	105 S Gordon Street	77511	1996	18164	M	B	2,494,800	17,743
18	13	Library - contents		77511			M	C	182,263	1,310
19	37	Old Railroad Depot	119 E Willis	77511	1910	2500	F	B	297,000	3,081
20	23	Park Recreation Administ	800 Dyche Lane	77511	1993	5200	M	B	210,200	1,815
21	23	Park Recreation Administration - contents		77511			M	C	50,000	368
22	28	Police Station	1500 S Gordon Street	77511	1996	19778	M	B	2,424,000	22,955
23	28	Police Station - contents		77511			M	C	2,000,000	11,928
24	27	Senior Citizens Center	309 W Sealy Street	77511	1999	10931	M	B	948,400	7,420
25	27	Senior Citizens Center - contents		77511			M	C	79,000	581
28	24	Water Treatment Plant -	7100 S County Road 160	77511	1994	2641	M	C	285,368	1,935
29	82	Fire Station #3	2700 FM 1462	77511	2008	5420	M	B	855,300	6,691
30	82	Fire Station #3 - contents		77511			M	C	11,000	72
31	none	Briscoe Concession Bldg	3625 Natures Way	77511	2009	1300	M	B	230,000	1,986

TOTAL VALUES: 12,833,571

100,149

Note: If any item listed is located in one of the designated National Flood Insurance Program (NFIP) Zones V, VE or V1-V30 and the structure has been constructed, altered, remodeled or enlarged on or after September 1, 2009, flood coverage is required to be eligible for windstorm coverage from the Texas Windstorm Insurance Association (TWIA). This applies to both new and renewal policies. The flood insurance requirement does not extend to structures being "repaired". "Repair" is defined as any reconstruction/restoration of an existing structure that is deteriorated or damaged.

It is the insured's responsibility to identify and disclose to our office any of the described structures subject to this eligibility requirement prior to inception. Proof of flood coverage for those structures will be required to be eligible for coverage from TWIA. Our office can assist you in placing flood coverage if necessary.

Alvin, City of
10/1/12 to 10/1/13

TWIA ID #	TWIA ID #	PROPERTY DESCRIPTION	ADDRESS	B OR C	TML Value	Wind Value	Value Difference	Comments
2	1	Animal Control	550 W Hwy 6	B	\$123,600	\$171,000	\$47,400	
7	8	EMS Offices	709 E House Street	B	\$522,700	\$496,800	(\$25,900)	
8	8	EMS Offices - contents		C	\$200,000	\$200,000	\$0	
9	40	Equipment Storage	1100 W Hwy 6	B	\$176,100	\$162,240	(\$13,860)	
10	40	Equipment Storage	1100 W Hwy 6	B	\$20,000	\$225,000	\$205,000	
11	11	Fire Station	302 W House Street	B	\$1,049,900	\$925,200	(\$124,700)	
12	11	Fire Station - contents		C	\$200,000	\$200,000	\$0	
13	12	Fire Substation	310 Medic Lane	B	\$276,400	\$292,000	\$15,600	
14	12	Fire Substation - contents		C	\$30,000	\$30,000	\$0	
15	12	Fire Substation - contents		B	\$0	\$39,000	\$39,000	
16	none	Control Building	1080 W Snyder	C	\$0	\$25,000	\$25,000	
17	13	Library	105 S Gordon Street	B	\$2,441,100	\$2,494,800	\$53,700	
18	13	Library - contents		C	\$182,263	\$182,263	\$0	
19	37	Old Railroad Depot	119 E Willis	B	\$241,500	\$297,000	\$55,500	
20	23	Park Recreation Administration	800 Dyche Lane	B	\$262,000	\$210,200	(\$51,800)	
21	23	Park Recreation Administration - contents		C	\$50,000	\$50,000	\$0	
22	28	Police Station	1500 S Gordon Street	B	\$3,139,600	\$2,424,000	(\$715,600)	TML EXCESS Coverage
23	28	Police Station - contents		C	\$2,000,000	\$2,000,000	\$0	
24	27	Senior Citizens Center	309 W Sealy Street	B	\$1,013,200	\$948,400	(\$64,800)	
25	27	Senior Citizens Center - contents		C	\$79,000	\$79,000	\$0	
28	24	Lab/Office - contents	7100 S County Road 160	C	\$500,000	\$285,368	(\$214,632)	
29	82	Fire Station #3	2700 FM 1462	B	\$710,700	\$855,300	\$144,600	
30	82	Fire Station #3 - contents		C	\$11,000	\$11,000	\$0	
31	none	Briscoe Concession Bldg	3625 Natures Way	B	\$0	\$230,000	\$230,000	
none	2	City Hall	216 W Sealy Street	B	\$2,034,900	\$0	(\$2,034,900)	TML CSF 10/01/10
none	2	City Hall - contents		C	\$600,000	\$0	(\$600,000)	TML CSF 10/01/10
none	3	Westend Concession/restroom	2201 Westpark	B	\$86,200	\$0	(\$86,200)	no TWIA wind coverage
none	5	Elevated Water Tank	800 Dyche Lane	B	\$1,376,300	\$0	(\$1,376,300)	
none	6	Elevated Water Tank	5425 Mustang	B	\$1,421,900	\$0	(\$1,421,900)	
none	17	Shop #B	1100 W Hwy 6	B	\$291,600	\$0	(\$291,600)	no TWIA wind coverage
none	17	Shop #B - contents		C	\$50,000	\$0	(\$50,000)	no TWIA wind coverage
none	19	Office/Warehouse #1	1100 W Hwy 6	B	\$892,400	\$0	(\$892,400)	no TWIA wind coverage
none	19	Office/Warehouse #1 - contents		C	\$60,589	\$0	(\$60,589)	no TWIA wind coverage
none	21	Alvin Historical Museum	302 W Sealy Street	B	\$1,087,400	\$0	(\$1,087,400)	TML CSF 10/01/10
none	24	Water Treatment Plant	7100 S County Road 160	B	\$2,120,500	\$0	(\$2,120,500)	no TWIA wind coverage
none	25	Water Treatment Blower	7100 S County Road 160	B	\$198,600	\$0	(\$198,600)	TML CSF 10/01/10
none	25	Water Treatment Blower - contents		C	\$500,000	\$0	(\$500,000)	TML CSF 10/01/10
none	26	Service Facility #C	1100 W Hwy 6	B	\$99,600	\$0	(\$99,600)	no TWIA wind coverage
none	26	Service Facility #C - contents		C	\$50,000	\$0	(\$50,000)	no TWIA wind coverage
none	29	Field Box/ Storage Building	2201 Westpark	B	\$51,100	\$0	(\$51,100)	no TWIA wind coverage
none	30	Concession/RR	1500 W South St	B	\$61,700	\$0	(\$61,700)	no TWIA wind coverage

none	31	Restroom	1060 College Dr	B	\$179,300	\$0	(\$179,300)	no TWIA wind coverage
none	32	Playground Equipment	801 Shaw St	B	\$60,000	\$0	(\$60,000)	no TWIA wind coverage
none	33	Playground Equipment	2200 Westpark Dr	B	\$60,000	\$0	(\$60,000)	no TWIA wind coverage
none	34	Playground Equipment	1200 Newman St	B	\$60,000	\$0	(\$60,000)	no TWIA wind coverage
none	36	Score Booth #1	2200 Westpark Dr	B	\$7,500	\$0	(\$7,500)	no TWIA wind coverage
none	39	Playground Equipment	204 S Durant St	B	\$49,693	\$0	(\$49,693)	no TWIA wind coverage
none	41	Score Booth #2	2200 Westpark Dr	B	\$7,500	\$0	(\$7,500)	no TWIA wind coverage
none	42	Meter Shop	1100 W Hwy 6	B	\$7,200	\$0	(\$7,200)	no TWIA wind coverage
none	43	Pool	919 Bayou Dr	B	\$500,000	\$0	(\$500,000)	no TWIA wind coverage
none	43	Pool - contents		C	\$10,000	\$0	(\$10,000)	no TWIA wind coverage
none	44	Playground Equipment	Talnadge & 6th	B	\$50,000	\$0	(\$50,000)	no TWIA wind coverage
none	45	Restroom	2200 Westpark Dr	B	\$139,700	\$0	(\$139,700)	no TWIA wind coverage
none	46	Lighting	2200 Westpark Dr	B	\$400,000	\$0	(\$400,000)	no TWIA wind coverage
none	47	Pump House & pool	919 Bayou Dr	B	\$118,700	\$0	(\$118,700)	no TWIA wind coverage
none	48	Lighting	1060 College Dr	B	\$150,000	\$0	(\$150,000)	no TWIA wind coverage
none	49	Lighting	1500 W South St	B	\$165,000	\$0	(\$165,000)	no TWIA wind coverage
none	51	Eastend Concession	2201 Westpark	B	\$164,700	\$0	(\$164,700)	no TWIA wind coverage
none	52	Score Booth #3	2200 Westpark Dr	B	\$5,400	\$0	(\$5,400)	no TWIA wind coverage
none	53	picnic shelter	2200 Westpark Dr	B	\$3,000	\$0	(\$3,000)	no TWIA wind coverage
none	54	Picnic shelter #1	2200 Westpark Dr	B	\$12,400	\$0	(\$12,400)	no TWIA wind coverage
none	55	Picnic shelter #2	2200 Westpark Dr	B	\$12,400	\$0	(\$12,400)	no TWIA wind coverage
none	56	Picnic shelter #3	2200 Westpark Dr	B	\$11,600	\$0	(\$11,600)	no TWIA wind coverage
none	57	Picnic shelter #4	2200 Westpark Dr	B	\$12,400	\$0	(\$12,400)	no TWIA wind coverage
none	58	Dugout Shelter #1	2200 Westpark Dr	B	\$1,900	\$0	(\$1,900)	no TWIA wind coverage
none	59	Dugout Shelter #2	2200 Westpark Dr	B	\$1,900	\$0	(\$1,900)	no TWIA wind coverage
none	60	Dugout Shelter #3	2200 Westpark Dr	B	\$1,900	\$0	(\$1,900)	no TWIA wind coverage
none	61	Dugout Shelter #4	2200 Westpark Dr	B	\$1,900	\$0	(\$1,900)	no TWIA wind coverage
none	62	Dugout Shelter #5	2200 Westpark Dr	B	\$1,900	\$0	(\$1,900)	no TWIA wind coverage
none	63	Dugout Shelter #6	2200 Westpark Dr	B	\$1,900	\$0	(\$1,900)	no TWIA wind coverage
none	64	Dugout Shelter #7	2200 Westpark Dr	B	\$1,900	\$0	(\$1,900)	no TWIA wind coverage
none	65	Dugout Shelter #8	2200 Westpark Dr	B	\$1,900	\$0	(\$1,900)	no TWIA wind coverage
none	66	Dugout Shelter #9	2200 Westpark Dr	B	\$1,900	\$0	(\$1,900)	no TWIA wind coverage
none	67	Dugout Shelter #10	2200 Westpark Dr	B	\$1,900	\$0	(\$1,900)	no TWIA wind coverage
none	68	Dugout Shelter #11	2200 Westpark Dr	B	\$1,900	\$0	(\$1,900)	no TWIA wind coverage
none	69	Dugout Shelter #12	2200 Westpark Dr	B	\$1,900	\$0	(\$1,900)	no TWIA wind coverage
none	83	Bath House	919 Bayou Dr	B	\$291,900	\$0	(\$291,900)	no TWIA wind coverage
none	84	(2) Picnic Shelters	919 Bayou Dr	B	\$31,800	\$0	(\$31,800)	no TWIA wind coverage
none	85	Chainlink Fence-600 ft	919 Bayou Dr	B	\$10,600	\$0	(\$10,600)	no TWIA wind coverage
none	86	Parking Shelter	302 W House Street	B	\$5,200	\$0	(\$5,200)	no TWIA wind coverage
none	87	Storage Bldg	1080 W Snyder	B	\$17,300	\$0	(\$17,300)	no TWIA wind coverage
none	88	Fence 1040 ft w/(5) gates	1080 W Snyder	B	\$19,200	\$0	(\$19,200)	no TWIA wind coverage
none	89	Chlorine Bldg	1080 W Snyder	B	\$2,300	\$0	(\$2,300)	no TWIA wind coverage
none	90	Pump House	1080 W Snyder	B	\$62,200	\$0	(\$62,200)	no TWIA wind coverage
none	91	Control Building	7100 S County Road 160	B	\$6,100	\$0	(\$6,100)	no TWIA wind coverage
none	92	Generator-500KW	7100 S County Road 160	B	\$175,000	\$0	(\$175,000)	no TWIA wind coverage
none	93	RES Pump Bldg	7100 S County Road 160	B	\$48,000	\$0	(\$48,000)	no TWIA wind coverage
none	94	Sulfur Dioxide Shed	7100 S County Road 160	B	\$5,700	\$0	(\$5,700)	no TWIA wind coverage

NO WIND & Value Comparison Schedule.xls

none	95	Chlorine Bldg	7100 S County Road 160	B	\$51,700	\$0	(\$51,700)	no TWIA wind coverage
none	96	Old Storage Bldg	7100 S County Road 160	B	\$7,300	\$0	(\$7,300)	no TWIA wind coverage
none	97	Maintenance Shop	7100 S County Road 160	B	\$22,400	\$0	(\$22,400)	no TWIA wind coverage
none	98	Old Blower Bldg	7100 S County Road 160	B	\$34,800	\$0	(\$34,800)	no TWIA wind coverage
none	99	Generator - ONAN	7110 CR 160	B	\$90,000	\$0	(\$90,000)	no TWIA wind coverage
none	100	Generator - Energy Pac	110 W Hwy 6	B	\$60,000	\$0	(\$60,000)	no TWIA wind coverage
none	101	Storage Bldg	709 E House Street	B	\$6,000	\$0	(\$6,000)	no TWIA wind coverage
none	101	Storage Bldg - contents		C	\$5,000	\$0	(\$5,000)	no TWIA wind coverage
			TOTAL		\$27,373,645	\$12,833,571	(\$14,540,074)	



VICTOR O.
SCHINNERER
& COMPANY, INC.

August 14, 2012

Mr. Fred Mendoza
Interim Finance Director
City of Alvin
216 W Sealy St
Alvin, TX 77511

RE: Windstorm – Endorsement
Effective Date: 07/19/12
Policy Number: 45894705
Policy Term: October 1, 2011 to October 1, 2012

Dear Mr. Menodza:

Please find enclosed a windstorm endorsement written through Texas Windstorm Insurance Association effective as noted above. This endorsement modifies the policy as follows:

➤ **Adding Item #31, Briscoe Concession Building located at 3625 Natures Way.**

TMLIRP coordinates billing of windstorm policies with your Pool coverage. An invoice for this policy in the amount of \$384 will follow shortly from TMLIRP.

If you should have any questions, please do not hesitate to call me at 713-652-5405.

Sincerely,

Belinda G. Wallace
Account Executive

cc: Denise Gotwald, TMLIRP/Austin

AMENDED COMMERCIAL DECLARATIONS PAGE

Texas Windstorm Insurance Association
P.O. Box 99090 Austin, Texas 78709-9090

Policy Number: 45894705

Policy Period: Oct 01, 2011 to Oct 01, 2012

12:01 A.M. Standard Time at the property location

Name and Mailing Address of Insured

City Of Alvin
216 West Sealy Street
Alvin, TX 77511

Name and Mailing Address of Agent

Victor O Schinnerer & Company Inc
1000 Main Ste 2850
Houston, TX 77002

IMPORTANT NOTICES

Amended Declarations Page Effective: July 19, 2012

Prorate Additional Surcharges: 0.00

Prorate Additional Premium: \$384.00

Policy Forms Attached:

COVERAGES - Windstorm and Hail Only

In consideration of the stipulations and conditions herein or added hereto which are made a part of this policy, and of the premiums provided, T.W.I.A. does insure the insured named above and legal representatives FROM the inception date shown above TO the expiration date shown above at 12:01 A.M. Standard Time at the location of property against direct loss resulting from the perils of Windstorm and Hail only which have a premium inserted opposite thereto and only on the property described and located as provided hereon.

Item No.	Coverage A/B	Property and Form Description	Coins %	Per Item/Per Occ Deductible % Amt	Form Number	Limit of Liability	Premium
2	A	<i>Property Description:</i> Animal Control 550 W Hwy 6, Alvin, Brazoria County, TX, 77511 <i>Underwriting Details:</i> Stories: 1, Roof: Metal, Construction: All Metal, Occupancy: Animal Control Item #2 Forms: 164	100	1% \$1710		\$171,000	\$1,457.00
7	A	<i>Property Description:</i> Ems Offices 709 E House St, Alvin, Brazoria County, TX, 77511 <i>Underwriting Details:</i> Stories: 1, Roof: Metal, Construction: All Metal, Occupancy: Ems Offices Item #7 Forms: 164	100	1% \$4968		\$496,800	\$3,847.00
8	B	<i>Business Personal Property located in item 7</i> Item #8 Forms: 164	100	1% \$2000		\$200,000	\$1,369.00

ED 06/15/99 Prescribed by the Texas Department of Insurance. Assignment of this policy shall not be valid except with the written consent of this Association.

Countersigned at: Austin, Texas August 9, 2012


AUTHORIZED REPRESENTATIVE

Total Limit / Total Premium: **\$12,833,571** **\$93,895.00**

Total Surcharges: **\$0.00**

Total Premium + Total Surcharges: **\$93,895.00**

Original
Part 1, Page 1 of 4

(This Policy contains two parts. To be valid, both parts must be combined and the policy countersigned by the Texas Windstorm Insurance Association.)

COVERAGES - Windstorm and Hail Only

Attached to and forming part of Policy Number 45894705

In consideration of the stipulations and conditions herein or added hereto which are made a part of this policy, and of the premiums provided, T.W.I.A. does insure the insured named above and legal representatives FROM the inception date shown above TO the expiration date shown above at 12:01 A.M. Standard Time at the location of property against direct loss resulting from the perils of Windstorm and Hail only which have a premium inserted opposite thereto and only on the property described and located as provided hereon.

Item No.	Coverage A/B	Property and Form Description	Coins %	Per Item/Per Occ Deductible % Amt	Form Number	Limit of Liability	Premium
9	A	<i>Property Description:</i> Equipment Storage 1100 W Hwy 6, Alvin, Brazoria County, TX, 77511 <i>Underwriting Details:</i> Stories: 1, Roof: Metal, Construction: All Metal, Occupancy: Equipment Storage Item #9 Forms: 164	100	1% \$1622		\$162,240	\$1,382.00
10	A	<i>Property Description:</i> Equipment Storage 1100 W Hwy 6, Alvin, Brazoria County, TX, 77511 <i>Underwriting Details:</i> Stories: 1, Roof: Metal, Construction: All Metal, Occupancy: Equipment Storage Item #10 Forms: 164	100	1% \$2250		\$225,000	\$1,851.00
11	A	<i>Property Description:</i> Fire Station 302 W House St, Alvin, Brazoria County, TX, 77511 <i>Underwriting Details:</i> Stories: 1, Roof: Metal, Construction: All Metal, Occupancy: Fire Station Item #11 Forms: 164	100	1% \$9252		\$925,200	\$6,896.00
12	B	<i>Business Personal Property located in item 11</i> Item #12 Forms: 164	100	1% \$2000		\$200,000	\$1,369.00
13	A	<i>Property Description:</i> Fire Substation 310 Medic Ln, Alvin, Brazoria County, TX, 77511 <i>Underwriting Details:</i> Stories: 1, Roof: Built-up, Construction: Brick, Occupancy: Fire Substation Item #13 Forms: 164	100	1% \$2920		\$292,000	\$2,346.00
14	B	<i>Business Personal Property located in item 13</i> Item #14 Forms: 164	100	1% \$1000*		\$30,000	\$198.00
15	A	<i>Property Description:</i> Control Building 1080 W Snyder, Alvin, Brazoria County, TX, 77511 <i>Underwriting Details:</i> Stories: 1, Roof: Built-up, Construction: Brick, Occupancy: Control Building Item #15 Forms: 164	100	1% \$1000*		\$39,000	\$328.00
16	B	<i>Business Personal Property located in item 15</i> Item #16 Forms: 164	100	1% \$1000*		\$25,000	\$165.00

Original
Part 1, Page 2 of 4

(This Policy contains two parts. To be valid, both parts must be combined and the policy countersigned by the Texas Windstorm Insurance Association.)

COVERAGES - Windstorm and Hail Only

Attached to and forming part of Policy Number 45894705

In consideration of the stipulations and conditions herein or added hereto which are made a part of this policy, and of the premiums provided, T.W.I.A. does insure the insured named above and legal representatives FROM the inception date shown above TO the expiration date shown above at 12:01 A.M. Standard Time at the location of property against direct loss resulting from the perils of Windstorm and Hail only which have a premium inserted opposite thereto and only on the property described and located as provided hereon.

Item No.	Coverage A/B	Property and Form Description	Coins %	Per Item/Per Occ Deductible % Amt	Form Number	Limit of Liability	Premium
17	A	Property Description: Library 105 S Gordon St, Alvin, Brazoria County, TX, 77511 Underwriting Details: Stories: 1, Roof: Built-up, Construction: Brick, Occupancy: Library Item #17 Forms: 164	100	1% \$24948		\$2,494,800	\$16,905.00
18	B	Business Personal Property located in item 17 Item #18 Forms: 164	100	1% \$1823		\$182,263	\$1,248.00
19	A	Property Description: Old Railroad Depot 121 E Willis, Alvin, Brazoria County, TX, 77511 Underwriting Details: Stories: 1, Roof: Composition, Construction: Frame, Occupancy: Old Railroad Depot Museum Item #19 Forms: 164	100	1% \$2970		\$297,000	\$2,933.00
20	A	Property Description: Park Recreation Administration 800 Dyche Ln, Alvin, Brazoria County, TX, 77511 Underwriting Details: Stories: 1, Roof: Metal, Construction: All Metal, Occupancy: Park Recreation Administration Item #20 Forms: 164	100	1% \$2102		\$210,200	\$1,730.00
21	B	Business Personal Property located in item 20 Item #21 Forms: 164	100	1% \$1000*		\$50,000	\$350.00
22	A	Property Description: Police Station 1500 S Gordon St, Alvin, Brazoria County, TX, 77511 Underwriting Details: Stories: 1, Roof: Metal, Construction: All Metal, Occupancy: Police Station Item #22 Forms: 164	WVD	1% \$24240		\$2,424,000	\$21,870.00
23	B	Business Personal Property located in item 22 Item #23 Forms: 164	100	1% \$20000		\$2,000,000	\$11,359.00
24	A	Property Description: Senior Citizens Center 309 W Sealy St, Alvin, Brazoria County, TX, 77511 Underwriting Details: Stories: 1, Roof: Composition, Construction: Brick, Occupancy: Senior Citizens Center Item #24 Forms: 164	100	1% \$9484		\$948,400	\$7,069.00

Original
Part 1, Page 3 of 4

(This Policy contains two parts. To be valid, both parts must be combined and the policy countersigned by the Texas Windstorm Insurance Association.)

COVERAGES - Windstorm and Hail Only

Attached to and forming part of Policy Number 45894705

In consideration of the stipulations and conditions herein or added hereto which are made a part of this policy, and of the premiums provided, T.W.I.A. does insure the insured named above and legal representatives FROM the inception date shown above TO the expiration date shown above at 12:01 A.M. Standard Time at the location of property against direct loss resulting from the perils of Windstorm and Hail only which have a premium inserted opposite thereto and only on the property described and located as provided hereon.

Item No.	Coverage A/B	Property and Form Description	Coins %	Per Item/Per Occ Deductible % Amt	Form Number	Limit of Liability	Premium
25	B	<i>Business Personal Property located in item 24</i> Item #25 Forms: 164	100	1% \$1000*		\$79,000	\$553.00
28	B	<i>Description:</i> Water Treatment Plant Located at: 7100 S Country Road 160, Alvin, Brazoria County, TX, 77511 <i>Underwriting Details:</i> Stories: 2, Roof: Built-up, Construction: Brick, Occupancy: Water Treatment Plant Item #28 Forms: 164	100	1% \$2854		\$285,368	\$1,843.00
29	A	<i>Property Description:</i> Fire Station #3 2700 FM 1462, Alvin, Brazoria County, TX, 77511 <i>Underwriting Details:</i> Stories: 1, Roof: Metal, Construction: Brick, Occupancy: Fire Station #3 Item #29 Forms: 164	100	1% \$8553		\$855,300	\$6,375.00
30	B	<i>Business Personal Property located in item 29</i> Item #30 Forms: 164	100	1% \$1000*		\$11,000	\$68.00
* 31	A	<i>Property Description:</i> Briscoe Concession Building 3625 Natures Way, Alvin, Brazoria County, Tx, 77511 <i>Underwriting Details:</i> Stories: 1, Roof: Composition, Construction: Brick, Occupancy: Briscoe Concession Building Item #31 Forms: 164	100	1% \$2300		\$230,000	\$384.00

----- End of Items Schedule -----

* Effective August 1, 2007, the minimum deductible amount allowed for any Insured Commercial Item is \$1000

Original
Part 1, Page 4 of 4

(This Policy contains two parts. To be valid, both parts must be combined and the policy countersigned by the Texas Windstorm Insurance Association.)

TEXAS WINDSTORM INSURANCE ASSOCIATION
Windstorm and Hail

REPLACEMENT COST ENDORSEMENT
(Without Deduction for Depreciation)

Attached to and forming part of Policy No. 45894705 of the Texas Windstorm Insurance Association, issued at its Austin, Texas Agency.

Dated August 9, 2012

John Polak, Agents

This Endorsement applies only to Item(s) No(s): 2,7-25,28-31

1. We agree to pay replacement cost without deduction for depreciation except as otherwise provided.
2. We will not pay replacement cost on:
 - a. Stock, (raw, in process or finished) or merchandise, including materials and supplies in connection therewith;
 - b. Property of others;
 - c. Personal property usual to a residence;
 - d. Books of account, abstracts, manuscripts, drawings, card index systems and other records (including film, tape, disc, drum, cell and other magnetic recording or storage media);
 - e. Paintings, etchings, pictures, tapestries, statuary, marbles, bronzes, antique furniture, rare books, antique silver, porcelains, rare glassware and bric-a-brac or other articles of art, rarity or antiquity;
 - f. Outdoor equipment, except equipment used in the service of the building; or
 - g. Carpeting, cloth awnings, window or wall air conditioning units.

However, if we insure a church, school or hospital under this policy, we will pay replacement cost on Items a. through f.

3. We will pay the lesser of the following:
 - a. The amount of this policy;
 - b. The replacement cost of item(s), or any part thereof, with material of like kind and quality on the same premises and intended for the same occupancy and use;
 - c. The necessary amount actually spent to repair or replace the item(s) described in this endorsement on the same premises, and intended for the same occupancy and use.
4. You may choose first to make claim under this Policy disregarding this endorsement. The Coinsurance Condition will apply to all claims under such item(s). You may make further claim for any additional liability under this endorsement subject to its terms, conditions and limitations.
5. We will not pay for:
 - a. Any loss caused by the enforcement of any state or municipal law or ordinance regulating the construction or repair of buildings, except as provided in this Policy.
 - b. Any loss under this endorsement until the damaged property is actually repaired or replaced on the same premises with due diligence and dispatch. The repair or replacement must be completed within two (2) years after loss occurs, unless we extend this time period in writing.
6. We will apply the provisions of this endorsement separately to each item.